Colchester Town and Board of Education
Experience Detail

through November 2020

Current Policy Year Experience

		Claims						Plan Expenses				Plan Cost Totals	
Month	Employees	Medical	Drug	Dental	Vision	Total Gross Claims	Gross Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM
July 2020	357	$505,337	$51,312	$28,114	$1,349	$586,112	$1,642	$14,601	$61,590	$76,191	$213	$662,303	$1,855
August 2020	356	$323,950	$61,606	$23,088	$2,478	$411,122	$1,155	$14,560	$61,417	$75,978	$213	$487,100	$1,368
September 2020	359	$417,301	$59,039	$22,057	$1,615	$500,012	$1,393	$14,683	$61,935	$76,618	$213	$576,630	$1,606
October 2020	372	$314,958	$49,322	$21,161	$1,895	$387,336	$1,041	$15,215	$64,177	$79,392	$213	$466,728	$1,255
November 2020	368	$357,289	$65,708	$18,406	$1,833	$443,235	$1,204	$15,051	$63,487	$78,539	$213	$521,774	$1,418
Total	**1,812**	**$1,918,834**	**$286,987**	**$112,826**	**$9,169**	**$2,327,817**	**$1,285**	**$74,111**	**$312,606**	**$386,717**	**$213**	**$2,714,534**	**$1,498**
			***Stop Loss Reimbusement Credit**			**($175,973)**							
			Total Net Cost			**$2,151,844**	**$1,188**	**$74,111**	**$312,606**	**$386,717**	**$213**	**$2,538,561**	**$1,401**

Prior Policy Year Experience

		Claims						Plan Expenses					
Month	Employees	Medical	Drug	Dental	Vision	Total Gross Claims	Gross Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM
July 2019	366	$576,855	$88,126	$21,032	$0	$686,012	$1,874	$16,164	$56,240	$72,404	$198	$758,416	$2,072
August 2019	371	$498,007	$57,133	$29,835	$95	$585,071	$1,577	$16,385	$57,008	$73,393	$198	$658,464	$1,775
September 2019	352	$354,197	$57,705	$23,720	$50	$435,672	$1,238	$15,546	$54,088	$69,634	$198	$505,307	$1,436
October 2019	356	$367,826	$98,053	$31,526	$130	$497,535	$1,398	$15,723	$54,703	$70,426	$198	$567,961	$1,595
November 2019	352	$563,630	$113,045	$23,646	$95	$700,417	$1,990	$15,546	$54,088	$69,634	$198	$770,051	$2,188
December 2019	353	$434,361	$83,903	$21,844	$0	$540,108	$1,530	$15,590	$54,242	$69,832	$198	$609,940	$1,728
January 2020	355	$595,699	$65,305	$24,830	$180	$686,014	$1,932	$15,679	$54,549	$70,228	$198	$756,242	$2,130
February 2020	352	$433,929	$88,843	$23,540	$165	$546,476	$1,552	$15,546	$54,088	$69,634	$198	$616,111	$1,750
March 2020	355	$578,019	$111,751	$15,753	$0	$705,522	$1,987	$15,679	$54,549	$70,228	$198	$775,750	$2,185
April 2020	353	$346,007	$76,067	$5,197	$0	$427,271	$1,210	$15,590	$54,242	$69,832	$198	$497,103	$1,408
May 2020	355	$254,081	$119,510	$5,590	$0	$379,181	$1,068	$15,679	$54,549	$70,228	$198	$449,409	$1,266
June 2020	355	$467,987	$54,481	$22,515	$115	$545,097	$1,535	$15,679	$54,549	$70,228	$198	$615,325	$1,733
Total	**4,275**	**$5,470,597**	**$1,013,922**	**$249,029**	**$830**	**$6,734,378**	**$1,575**	**$188,805**	**$656,897**	**$845,702**	**$198**	**$7,580,080**	**$1,773**
			***Stop Loss Reimbusement Credit**			**($1,013,056)**							
			Total Net Cost			**$5,721,322**	**$1,338**	**$188,805**	**$656,897**	**$845,702**	**$198**	**$6,567,024**	**$1,536**

*** Note: Only Medical and Rx claims apply to stop loss**

LOCKTON